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GARDNER'S LAND BANK POPULAR WITH FARMERS

Synopsis of F. D. Gardner's Address
to the Ozark Press Association
at Joplin

For the benefit of the readers of this paper, we here reproduce a synopsis of the address of Col. F. D. Gardner, of St. Louis, before the Ozark Press Association at Joplin a few days ago on the subject of the Gardner Land Bank Act. After listening to the address the Association passed a resolution approving this measure and promising its support so that it might be favorably acted upon at the election in November, 1916, when the people will be given an opportunity to vote on it.

As is well known, Col. Gardner is the author of the Missouri State Land Bank bill passed at the last session of the Legislature. The Gardner plan for financing the farmer, as embodied in that bill, was criticised sharply by former Gov. Myron T. Herrick of Ohio at the Missouri Bankers' Convention at Kansas City a short time ago. Gov. Herrick charged that the state aid provision of the bill was like the old demand for greenbacks and the bimetallic standard. He said the Federal Reserve Act would help the farmer, and he further suggested the organization among farmers of co-operative societies and recommend laws for the creation of bond mortgage companies.

Col. Gardner discussed Gov. Herrick's objections and suggestions point by point, not controversially, but with deadly seriousness. "Let me say at the outset," said Col. Gardner, "that I have a high regard for Gov. Herrick's ability as a financier and like all American citizens, regardless of politics, I admire the courage and force with which Mr. Herrick maintained the best traditions of our diplomacy as Ambassador to France in the terrible days of the great European war. I am indebted too, to Mr. Herrick, for his able book on rural credits which I have studied with interest and profit. But Mr. Herrick seems to have forgotten that book—or at least parts of it. For example, he there has stated that in Europe the tendency of legislation at the inception of land credit institutions has always been and is towards governmental subsidy.

That, of course, is the fact. And it is by reason of just that state aid the European farmer enjoys two great blessings denied the American farmer: first, good roads over which he gets his products to market for a tenth of what it costs the farmers here; second, long time loans at less than half, in many instances less than one-third the interest rate the American farmer pays.

"Now our farmers must have good roads. He has got to help build them, himself, but the city man must join in that work, and join in handsomely. And the American farmer must have money at low rates of interest for long periods. The Missouri Land Bank will provide that. But what I want to say to Mr. Herrick's greenback charge and bimetallic standard boggy is this: Government aid to farmers in Europe has brought neither greenbacks nor bimetallic there. Indeed, when the bimetallic standard was discussed here Mr. Herrick, if I remember right, repeatedly pointed to Europe and its single gold standard as the financial 'Rock of Gibraltar.' Why then should the very tentative state aid proposed in the Gardner bill bring effects here which far greater governmental subsidy has not brought in Europe?"

"I insist, too, Gov. Herrick is wrong in asserting the Federal Reserve Act

will aid agriculture, except in a remote and belated degree. On the contrary it discriminates against the farmer—not intentionally, of course, but actually. First the maximum period of its loan is six months, which manifestly leaves the farmer out; second, it tends, necessarily, further to centralize money in the cities; third, it disqualifies the thousands of small country banks from entering the system and participating in its benefits because they have not the capital of \$25,000 required for admission.

"Now as to co-operative societies among farmers where each member becomes personally liable to the extent of his assets for all the loans of the whole society—I say that is not practicable in this country. And as for special enabling laws for the organization of bond mortgage companies, we have all the law in Missouri right now which is necessary for such enterprises. But we don't get such enterprises. We don't find men organizing bond mortgage companies, and the fact that they don't do it is the most conclusive argument that is not an attractive field for capital to enter.

"Let it be open to private competition," urges Mr. Herrick. It always has been open to private competition. But what has private competition done? Literally and precisely nothing.

"The degree of state aid in the Gardner Land Bank Bill is minimum and might indeed be called nominal. The State simply lends a million dollars to the Missouri State Land Bank, which the bank will pay back. I assert the practicability of my plan because throughout the entire civilized world, except the United States, Land Banks have established, they are successful, they have brought financial emancipation to the farmers, and my plan is taken from all these plans. It embodies what I conceive to be the best principles of the various systems, rejects the objectionable details and has been made to conform to our ideas.

"I must again relate an experience I have already told from other platforms, as showing the disadvantage under which the farmer works as compared with the manufacturer. Here is a telegram I received not long ago from New York offering me, as a St. Louis manufacturer all the money I want at 3 1/2 per cent. And almost the same time I received letters from two Missouri banks offering me six per cent on time deposits. Think of the injustices of that, the enormity of it. You know when country banks in Missouri offer six per cent on time deposits that Missouri farmers doing business with those banks pay eight or ten per cent. Yet city manufacturers can have money without end for 3 1/2 per cent.

"I tell you men we are not only killing the farmer but we are strangling ourselves. The farmer must be given an opportunity to borrow money on real estate loans at low rates and long time. That is the purpose of the Gardner Land Bank bill, and that is what it will do for the Missouri farmer."

BIRTHDAY SUPPER

Mr. and Mrs. Joe Agan and Mr. and Mrs. John Hill and family of Stotts City, motored over Thursday evening and gave Mrs. E. C. Drowley a pleasant surprise in honor of her birthday. They served an excellent supper and all spent an enjoyable evening. Other guests were Mr. and Mrs. W. A. Johnson, Mr. and Mrs. Jesse Drowley, of San Antonio, Tex., and Mrs. J. B. Pope, of Houston, Tex.

MRS. LEOTA HARMAN

Mrs. Leota VanVactor Harman was born in Edgar county, Illinois, January 7, 1872 and died July 1, 1915 at Monett, Mo.

Her death came as a great shock to relatives and friends as it was unexpected. She was well loved by all who knew her and her decease is a great loss to the community.

Mrs. Harman was the mother of three children, Merle, George and Elizabeth, who are prostrated by their mother's death. Her sister, Mrs. Ruth Baird, of Omaha; brother, Wm. VanVactor, and niece, Mrs. Lucy Grantham, of Stansberry, Mo.; brother-in-law, J. S. Spear, of Springfield, and friend, Mrs. Spencer, of Sarcoxie, came to attend the funeral.

Her sister, Mrs. Carrie McKee, of Portland, Ore., is blind and could not come, so the other sister, Mrs. Lucy Simpson, of Los Angeles remained with her for comfort in their distress.

Mrs. Harman was a devoted Christian woman and an esteemed member of the M. E. Church, South. She was a charter member of the G. I. A. order here and also belonged to the Eastern Star Chapter and the Knights and Ladies of Security.

She had been in failing health for some time and had been confined to her bed four weeks. She was taken to Dr. West's Hospital, Wednesday night, for treatment and passed away the next morning.

Funeral services will be held at the residence on Fourth street, where she had lived the past twenty-five years, at 9 o'clock Sunday morning. Her pastor, Rev. J. B. Jordan, will conduct the service and the Eastern Stars will assist in the ceremony. The pall bearers will be six young women, members of the graduating class of Monett high school to which Miss Elizabeth Harman belonged. Interment will be made in Maple Park cemetery at Springfield, beside her sister, Mrs. Jake Spear, who died last year.

EPWORTH LEAGUE SOCIAL

The social given by the Epworth League of the M. E. Church at the Y. M. C. A. Friday evening was very much enjoyed by everyone who attended. The young people had prepared a nice program which was greatly appreciated. Mrs. Carrithers and Mrs. O. R. White sang a duet, Miss Mildred Callaway gave a reading, a trio composed of Fred King, Farris Davis and Leslie Mason, sang, Miss Jessie Belle Wilson recited and Mrs. F. P. Sizer and Miss Ruth Sizer gave a piano and violin duet.

The remainder of the evening was spent playing "Chuckaluck" and partaking of the delicious refreshments.

PEACH GROWERS ORGANIZE

The peach growers of this vicinity organized last Saturday for the purpose of marketing the present crop, which is estimated at thirty cars. The officers elected are R. H. Fite, president, U. L. Coleman, vice president, W. A. Barris, secretary-treasurer, S. D. Cannady, U. L. Coleman and W. A. Barris were appointed as an executive committee. Not all the growers have joined as yet and they are urgently requested to attend the next meeting, Saturday, July 10, at which time it will be determined whether the association will affiliate with the Ozark Fruit Growers Association or not.—Marionville Free Press.

Dr. Maude Pettefer has returned to her home in Springfield, after a visit with her sister, Mrs. F. E. Shaffer.

CONTEST PROCEEDINGS ARE FILED IN WHISKEY ELECTION

The contest case of the local option election held at Monett, June 16, 1915, was filed in Circuit Clerk Vanhorn's office on Saturday, June 26, by the attorneys of the contestants, Geo. Hubbert, D. S. Mayhew, D. H. Kemp, F. P. Sizer and A. M. Peel.

The style of the case is John Walsh, F. M. Hall, R. C. Farrow, J. J. Peck, Pete Planchon, George Schaffnitt, D. Wilkerson, J. H. Gulick, W. F. Brite, W. M. Wainwright, John W. Pruitt, A. L. Brown and Henry Tutt, as contesting parties plaintiffs, against the City of Monett in Barry county, Mo., defendants.

The petition goes on to recite that a city to be of the necessary population, 2,500, to allow them the privilege of voting on local option and recites all the facts of the city's organization under third class under a commission form of government.

It also recites the application of one-tenth of the voting population of the qualified voters of that city, calling for an election that was presented to council on May 11, 1915.

It also recites all acts of calling said election, preparation of ballots, advertising, poll books, appointment of judges and clerks of election, and the number of votes cast in the different wards of that city for and against proposition, as follows:

Ward	Against	For
One	150	117
Two	132	157
Three	124	164
Four	79	55

Totals 497 490

Apparent majority for such sale 7. False and irregular returns are charged in poll books and making out returns of said election.

That the following named persons voted before the lawful opening hour of said election, seven a. m. and five p. m. on election day: J. A. Amber, Tom Markwell, Mark Tiernan, L. C. Morgan, Ed Salzer, Ed Russey, A. J. Ruscha, N. G. Hudson, A. F. Johnson, Joe Bobbski, T. D. Steele, H. C. Cox, Frank Boehm, Jr., John McTyre and Ira Cody, 16 in all, and cast in second ward.

The following are charged with voting illegally, because of not sufficient residence in city and state: Chas. Bass, E. E. Eagle, Oscar Moore, J. E. Northern, J. T. Andrews, H. Henry Lake, — Merton, M. F. Woodward, F. T. Huton, W. J. Tuck, J. F. Wilson, O. L. Wolfe, W. A. Woodward, J. Groves, E. R. Groves, L. F. Tucker, Jake Patton, T. C. Renfro, Geo. Zinn, T. J. Mansfield, Geo. B. Brewer, E. J. Balden, J. H. Clark, Willie Huges, B. F. Pratten, E. H. Smith, L. F. Bushnell, C. J. Nass, Alford Morat, B. E. Wells, W. E. Downer, P. E. Randall, Frank Dewine, W. D. Pryor, W. H. Smith, Wesley Smith, R. R. Jackson, F. J. Smith, L. E. McVay, L. Pratt, J. W. Wilson, G. E. Ocler, Frank Mullins, Earl Douglas, H. Schwandt, J. T. Show, Howard White, Pat Conehan, L. B. Cunningham, D. D. Williams, E. D. Merton, John Waltrip, W. F. Defoe, Sam Bowman, S. W. King, Geo. Cox, Amos Finley, J. S. Wood.

The following were charged with being disqualified voters, because of having been convicted of crimes and felonies, E. E. Eagle, Jno. Rogers, W. H. Smith and George Odell.

This case will come up at the July term of the Barry county circuit court.—Cassville Democrat.

H. Pritchard of Madison, Kan., is visiting his daughter, Mrs. H. L. Carson.

25,000 WILL PLAN CAMPAIGN FOR A FEDERAL DRY LAW

Noted Men of All Parties and Churches Will Assemble at Atlantic City Tuesday

Atlantic City, N. J., July 3.—To lay definite plans for bringing about national prohibition of the traffic in intoxicating beverages and for readjusting the national fiscal system, so that the revenue heretofore derived from intoxicants may be replaced, is the comprehensive program laid out for the sixteenth convention of the Anti-Saloon League of America, to be held here July 6-9.

In November, 1913, the league convention at Columbus, O., made its declaration in favor of national prohibition. Since that time, the number of states which have become dry or have voted to become so has increased from nine to 18, with active campaigns in progress in three others, which are expected to vote on the measure within the next year.

The time seems opportune to the leaders of the league to formulate a definite program for extending the fight into the congressional, and, if necessary, the presidential campaigns, though still maintaining the league's traditional policy of avoiding party entanglements; with the view of, first, obtaining a sufficient majority in both houses of Congress to bring about the submission of a constitutional amendment and, second, getting the endorsement of the Legislatures of 36 states, which would make the amendment effective.

PICNIC CELEBRATION

The members of the Tennis Club and a few friends celebrated Independence Day Monday afternoon by a picnic at the tennis court. They enjoyed tennis and croquet in the afternoon and romping games and fireworks at night.

Late in the evening the party went to the home of Mrs. Lopp where they had more fireworks and were served with sherbet and cake.

The party consisted of D. A. Peters and family, Mr. and Mrs. G. W. Powers, Mr. and Mrs. Leo Leckie, Mr. and Mrs. L. F. Lillard, Mrs. T. H. Jeffries, Mrs. Lawson Jeffries, Mrs. Pearl Lewis, Misses Gladys Jeffries, Fern Breece, Fern Jones, Frances Lewis, Ethel King, Letha and Lalah Jeffries, Shirley Patterson and Margaret Lopp.

G. A. R. ENCAMPMENT

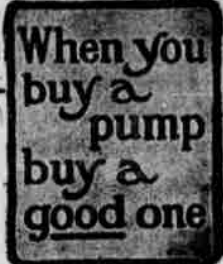
The 49th Annual Encampment of the Grand Army of the Republic, at which will occur the 50th Anniversary of the Grand Review, will be held in Washington September 27 to October 3 next. This may be the last encampment of the Grand Army. It will certainly be the last one for many of the aged veterans of '61-'65.

OPENS LAW OFFICE

Dan B. Meador, attorney at law, has opened up a law office in the Durbin block for the practice of his profession. Mr. Meador completed the law course at the State University this year. He is a Monett boy and his integrity and ability are well known here.

NEW FIRE PROOF GARAGE

Thos. Markwell will construct a new garage to replace the one which burned a few months ago. It will be fire proof throughout and will be made of concrete with asbestos roof. It will cost \$500. M. E. Gillois has the contract.



When your pump stops so does your water supply. You can't afford to "monkey" with a cheap, unreliable pump and we wouldn't risk our reputation selling you such a pump. That is why we urge you to buy a

Red Jacket "So-Easy-To-Fix" Pump

which is "So-Easy-To-Fix" and "So-Easy-To-Work."

Let us explain these two remarkable features and you won't be satisfied to own any other kind of pump.

Drop in. The latch string is out.

C. C. Carter Phone 934-3; Monett, Mo.

VERONA NEWS

Miss Eula Browning was visiting in Monett this week.

Mrs. Beck was having some dental work done in Monett, Wednesday.

Z. T. Griffith returned home from Commerce, Ok., Saturday evening where he had been for some time building a house. He will move his family to that place the last of the week.

Miss Elizabeth Kehres came in from Afton, Ok., Wednesday.

Died at the home of her son-in-law, M. B. Haley, Sunday evening, Mrs. McAdo after a protracted illness lasting several months. Rev. Whittaker of Purdy conducted the funeral services at the Lee Church, Tuesday morning.—Advocate.

PICNIC TO PIONEER

A picnic to Pioneer Monday, was enjoyed by a party who went there in a wagonette well decorated in honor of the day. The day was spent in boating, swimming, and the usual picnic accompaniments, with fireworks in the evening.

In the party were Misses Mildred Morrow, Margaret Edgar, Marcella Coyle, Cora Lester, Kate Salzer and Blanche Clutter, Messrs. Carl Saxe, Houston Temple, Lane Guinney, Tom Reeves, Floyd Callaway and Warren Perry.

MARRIAGE LICENSES

J. Robert Morris Neosho
Amy J. Elswick Neosho
Arthur Rich Neosho
Mabel Kimbrow Neosho
Silas C. Hardy Webb City
Belle Crawford Chance Ok.
J. Neil Cady Kansas City
Lottie Jarbot Kansas City
Al J. Roberts New York City
Ruth Rodin Chicago
John Hansford Racine
Sadie Triplett Racine
James L. Barbee Granby
Bertha Cochran Saginaw
Henry C. Cassidy Kansas City
Nora M. Jackson Colorado

SURPRISE DINNER

Mr. and Mrs. Loren P. Withers were enjoyably surprised by some of their relatives and friends, Sunday. They took with them a basket dinner which consisted of all the good things available on a rich Missouri farm.

The party consisted of Mr. and Mrs. L. C. Brown of Purdy, Mr. and Mrs. Roy Brown and children, Mr. and Mrs. Percy Johnson, G. M. Withers and family, B. W. Withers and family, D. E. Brite and family.